



The first semester of FSS is **Fundamentals of Financial Services**, which will focus on personal finance topics that will help prepare you for life after high school – budgets, saving, investing, real estate, insurance, and credit. You will participate in hands-on projects to put financial concepts into practice and enhance your business technology skills. Most of all, you will have fun while doing all of this!

SUGGESTIONS: Stay organized, be productive, and keep deadlines in mind. Refer to these weekly sheets for your assignments and due dates; use the quarterly syllabus to plan further ahead. Tests and major projects should never be a surprise! Use our class website (www.myfinanceclass.com) as a resource at school and as a way to stay connected from home.

Monday, October 29

Teacher Inservice

NO CLASSES

Tuesday, October 30

Day 47

Today's Topic: "Costs of Credit"

PFIN 7-3: Think Critically, In Depth
Project: "Reconciling Credit Records"
Worksheet: "Calculating Credit Card Interest"
Article: "Debit vs. Credit: The Plastic War Heats Up"

Wednesday, October 31

Day 48

Today's Topic: "PFIN 7 Project: Buy Now, Pay Later"

Fall Leadership Conference / Sub

PFIN 7 Review: FITB, Excel Problems
Project: "You Be The Financial Planner"



Thursday, November 1

Day 49

Today's Topic: "Payment Methods"

PFIN 8-1: Think Critically, In Depth
Project: "Methods of Payment"
Discuss: "Bitcoin, Square, PayPal, and More"
Article: "The Future of Money"

Friday, November 2

Day 50

Today's Topic: "Consumer Loans"

PFIN 8-2: Think Critically, Excel Problems
Worksheet: "Loan Amortization Table"
Table Topics: "Granting and Analyzing Credit" and "Reviewing a Credit Report"
Article: "Moral Hazard"

Current Event (related to a business, finance, or entrepreneurship topic) – due Sunday by midnight.

IMPORTANT

The **Northwest BPA Stock Market Competition** runs through December 10 ... keep playing! Remember, there will be prizes for the top portfolios!

Keep talking to sophomores about FS as we lead up to **Sophomore Tours** on November 14!

